

Employee Benefits Survey

Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and District of Columbia. However, industrial and establishment size coverage varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments (regardless of employment size). In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays, vacations, personal leave, funeral leave, military leave, sick leave, jury duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data are also collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third poststratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

Regular publications

Estimates from the EBS are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

More information may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Room 4160, Washington, DC 20212-0001. Public information is also available by telephone at (202) 606-6222. World Wide Web access: <http://stats.bls.gov>

Table B-1. Percent of full-time employees participating in selected retirement benefit programs by industry sector and size of establishment,¹ 1994-95

Benefit	Civilian workforce	Private sector			State and local governments
		Total	Small establishments	Medium and large establishments	
Total (thousands)	82,190	69,284	35,910	33,374	12,907
Percent					
All retirement plans ²	66	60	42	80	96
Defined benefit pension	42	33	15	52	91
Defined contribution	39	44	34	55	9
Savings and thrift	24	28	17	41	2
Deferred profit sharing	11	13	13	13	(³)
Employee stock ownership	3	3	1	5	(³)
Money purchase pension	6	6	5	7	7
Simplified employee pension	1	1	1	(³)	(³)
Deferred earnings arrangements:					
With employer contributions	28	32	20	45	7
Salary reduction	27	31	20	44	2
Savings and thrift	22	26	17	37	2
Deferred profit sharing	3	3	2	5	(³)
Other (money purchase pension and stock plans)	1	1	1	2	(⁴)
Deferral of profit sharing allocation ...	1	1	(⁴)	2	(³)
Other (contributions to money purchase plans on a pre-tax basis)	1	(⁴)	(⁴)	(³)	5
Without employer contributions	8	6	3	9	17

¹ Small private establishments include those employing less than 100 workers; medium and large private establishments include those employing 100 workers or more.

² Includes defined benefit pension plans and defined

contribution retirement plans. Some employees participated in both types of plans.

³ Data are not available.

⁴ Less than 0.5 percent.

Table B-2. Number and percent of full-time employees¹ participating in defined benefit retirement plans with selected plan provisions, 1994-95

Plan provision	Private sector		State and local governments	
	Number (thousands)	Percent	Number (thousands)	Percent
Employees with a defined benefit retirement plan	17,417	100	11,708	100
Basic provisions				
Employee contribution required	489	3	8,487	72
Benefits based on earnings	12,113	70	11,680	99
Benefits integrated with Social Security ...	8,802	51	441	4
Benefits subject to a maximum ²	6,028	35	2,864	24
Early retirement benefits	16,738	96	10,158	87
Disability retirement benefits	12,743	73	10,702	91
Benefits are portable	1,321	8	3,307	28
Post-retirement increases	1,234	7	7,214	62
Other provisions				
Supplements for:				
Normal retirement	546	3	159	1
Early retirement	1,345	8	36	(³)
Lump-sum survivor benefits:				
Pre-retirement	374	4	1,985	17
Post-retirement	1,269	8	2,268	19
Minimum benefits	628	4	472	4
Early retirement requires employer approval	529	3	32	(³)
Benefit restoration if spouse predeceases retiree	2,188	13	4,218	36

¹ Data are for private establishments with 100 or more workers, 1995; and State and local governments, 1994.

² Provisions that restrict benefits, such as a limit on

the number of years of service that can be used for the benefit computation.

³ Less than 0.5 percent.

Table B-3. Number and percent of full-time employees¹ participating in defined benefit retirement plans with selected types of primary benefit formulas, 1994-95

Selected type of benefit formula ²	Private sector		State and local governments	
	Number (thousands)	Percent	Number (thousands)	Percent
Employees with a defined benefit retirement plan	17,417	100	11,708	100
Percent of terminal earnings	10,186	58	11,626	99
With alternative formula ³	3,123	18	2,151	18
Percent of career earnings	1,927	11	54	(⁴)
With alternative formula ³	793	5	2	(⁴)
Dollar amount	4,049	23	28	(⁴)

¹ Data are for private establishments with 100 or more workers, 1995; and State and local governments, 1994.

² Not shown separately are several types of private formulas, including percent of contribution, cash

accounts, and others that are not easily classifiable.

³ Alternative formulas generally are designed to provide a minimum benefit to employees with short service or low earnings.

⁴ Less than 0.5 percent.

Table B-4. Number and percent of full-time employees¹ participating in defined benefit retirement plans with selected age and service requirement for normal retirement², 1994-95

Age and service requirement	Private sector		State and local governments	
	Number (thousands)	Percent	Number (thousands)	Percent
Employees with a defined benefit retirement plan	17,417	100	11,708	100
Any age	958	5	5,075	43
Less than 30 years of service	—	—	764	7
30 years of service	943	5	2,666	23
More than 30 years of service	16	(³)	1,645	14
Age 55	719	4	2,504	21
Less than 30 years of service	239	1	1,110	9
30 years of service	469	3	1,246	11
More than 30 years of service	11	(³)	149	1
Age 60	1,321	8	631	5
Less than 5 years of service	210	1	197	2
5 and less than 10 years of service	172	1	241	2
10 and less than 25 years of service	639	4	120	1
25 and less than 30 years of service	20	(³)	20	(³)
30 years of service	262	2	53	(³)
More than 30 years of service	17	(³)	—	—
Age 62	4,485	26	712	6
Less than 5 years of service	585	3	24	(³)
5 and less than 10 years of service	756	4	45	(³)
10 and less than 25 years of service	2,684	15	640	5
25 and less than 30 years of service	180	1	3	(³)
30 years of service	267	2	(³)	(³)
More than 30 years of service	14	(³)	—	—
Age 65	8,311	48	994	8
Less than 5 years of service	6,324	36	263	2
5 and less than 10 years of service	1,577	9	329	3
10 years of service	292	2	401	3
More than 10 years of service	118	1	—	—
Age plus service equals ⁴	1,495	9	1,364	12
Less than 80	154	1	22	(³)
80	150	1	510	4
81 to 89	1,042	6	126	1
90	142	1	464	4
More than 90	8	(³)	241	2

¹ Data are for private establishments with 100 or more workers, 1995; and State and local governments, 1994.

² Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and

associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

³ Less than 500 employees or less than 0.5 percent.

⁴ In some plans, participants also must satisfy a minimum age or service requirement.

NOTE: Dash indicates no employees in this category

Table B-5. Number and percent of full-time employees¹ participating in defined benefit retirement plans by employee contribution requirement, 1994-95

Employee contribution requirement	Private sector		State and local governments	
	Number (thousands)	Percent	Number (thousands)	Percent
Employees with a defined benefit retirement plan	17,417	100	11,708	100
Contribution required	489	3	8,487	72
Pre-tax contribution allowed	131	1	5,478	47
Pre-tax contribution prohibited	359	2	3,008	26
No contribution required	16,927	97	3,222	28

¹ Data are for private establishments with 100 or more workers, 1995; and State and local governments, 1994.

Table B-6. Number and percent of full-time employees¹ participating in savings and thrift retirement plans with selected plan provisions, 1995

Selected plan provision	Number (thousands)	Percent
Employees with a savings and thrift retirement plan	13,562	100
Pre-tax contributions allowed	12,267	90
Transfer/rollover contributions allowed	5,042	37
Investment choices for:		
Employee contributions	10,089	74
Employer contributions	7,856	58
Immediate full vesting	4,415	33
Loans allowed	6,003	44
Withdrawals allowed	5,883	43

¹ Data are for private establishments with 100 or more workers.

Table B-7. Distribution of full-time employees¹ participating in savings and thrift retirement plans by maximum² employee contributions,³ 1995

Maximum employee contribution ²	Number (thousands)	Percent
All employees with a savings and thrift retirement plan	13,562	100
Limited percent of earnings	11,202	83
5 percent or less	294	2
6 and less than 10 percent	650	5
10 percent	1,349	10
11 and less than 15 percent	1,715	13
15 percent	2,798	21
16 percent	2,397	18
More than 16 percent	1,999	15
Specified dollar amount	89	1
Up to Internal Revenue Code limit	1,890	14

¹ Data are for private establishments with 100 or more workers.

² The maximum contribution averaged 13.8 percent of earnings in all plans. In plans that established a maximum based on a percent of earnings, the maximum averaged

14.3 percent.

³ Includes contributions that are not matched by the employer. If maximum contributions vary, such as by length of service, the highest possible contribution was tabulated.

Table B-8. Percent of full-time employees¹ participating in savings and thrift retirement plans by employer matching contribution, 1995

Employee contribution to be matched ²	Employer matching rate					
	Specific matching percent					Variable match rate ³
	All fixed percents	1-49 percent	50 percent	51-99 percent	100 percent	
Total	84	19	38	12	14	16
Up to 2 percent	5	1	2	(⁴)	2	(⁵)
Over 2 and up to 3 percent	11	2	3	(⁴)	5	(⁵)
Over 3 and up to 4 percent	10	4	3	(⁴)	2	(⁵)
Over 4 and up to 5 percent	8	2	3	2	1	(⁵)
Over 5 and up to 6 percent	40	7	23	6	3	(⁵)
Over 6 percent	10	3	4	3	(⁴)	(⁵)

¹ Data are for 13,562,000 full-time employees participating in savings and thrift plans who were employed in private establishments with 100 or more workers.

² Employee may contribute a percent of salary up to a specified maximum; ceilings on contributions to be matched by employers can be lower than maximum allowable contributions. If maximum contributions vary, such as by

length of service, the highest possible contribution was tabulated.

³ Employer contributions may vary by employee length of service, amount of employee contribution, investment choice, and profit level.

⁴ Less than 0.5 percent.

⁵ Data are not available.

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Table B-1, p. 78 in the Fall 1997 issue of *Compensation and Working Conditions* (Volume 2, No. 3) presented estimates of the incidence of employee leave benefits for 1994-95, and among them, paid sick leave. These estimates of sick leave incidence did not adjust for a change of definition that took place between the 1994 and 1995 survey years. The definition of sick leave for the 1995 survey excluded "per disability" plans that were included for 1994. Per disability plans limit paid absences to the length of the disability, rather than to an annual number of days. These plans cover 1 to 2 percent of all employees. Excluding these per disability plans would have yielded the following estimates of the incidence of paid sick leave for 1994-95 (in percent).

	Percent of employees				
	All	Private sector	Public sector	Full-time	Part-time
Paid sick leave	50	44	86	59	15